

WHAT IS CLAIMED IS:

- 1 1. A method of facilitating credit card transactions, comprising:
2 receiving information associated with a customer's credit card
3 transaction; and
4 arranging through a communication network for invoice-based billing
5 information associated with the credit card transaction to be provided via a
6 customer device.
- 1 2. The method of claim 1, wherein the invoice-based billing information
2 includes a project identifier that the customer has associated with the
3 transaction.
- 1 3. The method of claim 1, wherein said arranging further comprises:
2 transmitting to an electronic mail address associated with the customer
3 a message indicating that the invoice-based billing information is available.
- 1 4. The method of claim 3, wherein the message includes an identifier
2 adapted to be used by the customer to retrieve the invoice-based billing
3 information.
- 1 5. The method of claim 3, wherein said transmitting is performed at
2 least one of: (i) on an invoice basis, (ii) on a periodic basis, and (iii) in
3 response to a request by the customer.
- 1 6. The method of claim 3, wherein said transmitting is associated with
2 a plurality of electronic mail addresses.

1 7. The method of claim 1, wherein said arranging further comprises:
2 sorting the invoice-based billing information on an invoice basis.

1 8. The method of claim 1, further comprising:
2 arranging for statement-based billing information to be provided via the
3 customer device.

1 9. The method of claim 1, further comprising:
2 receiving customer notation information from the customer device; and
3 storing the customer notation information in association with the
4 invoice-based billing information.

1 10. The method of claim 9, further comprising:
2 retrieving the customer notation information; and
3 arranging for the customer notation information to be provided via the
4 customer device.

1 11. The method of claim 9, wherein the customer notation information
2 comprises a notation code.

1 12. The method of claim 1, wherein a plurality of buyers are
2 associated with the customer, and the invoice-based billing information
3 includes a buyer identifier.

1 13. The method of claim 1, wherein said arranging is performed
2 without sending the invoice-based billing information via postal mail.

1 14. The method of claim 1, further comprising:
2 arranging for printed invoice-based billing information to be generated
3 via the customer device.

1 15. The method of claim 1, further comprising:
2 transmitting to the customer device at least one of: (i) enrollment
3 confirmation information, (ii) reminder information, (iii) payment schedule
4 information, (iv) payment confirmation information, and (v) payment history
5 information.

1 16. The method of claim 1, further comprising:
2 receiving from the customer device at least one of: (i) enrollment
3 information, and (ii) account adjustment information.

1 17. The method of claim 1, wherein the customer is associated with a
2 plurality of users, and further comprising:
3 controlling a user's access to the invoice-based billing information.

1 18. The method of claim 17, wherein at least one user comprise a
2 customer service representative.

1 19. The method of claim 1, further comprising:
2 arranging for the customer to provide payment on an invoice basis.

1 20. The method of claim 19, wherein the payment is provided with at
2 least one pre-stored bank account identifier.

1 21. The method of claim 19, wherein the payment is provided with a
2 bank check sent via postal mail.

1 22. The method of claim 19, wherein said arranging for the customer
2 to provide payment comprises:
3 receiving invoice-based allocation information associated with a
4 payment amount.

1 23. The method of claim 19, wherein said arranging for the customer
2 to provide payment comprises:
3 scheduling a future payment.

1 24. The method of claim 1, wherein the received information includes
2 at least one of: (i) a credit card account identifier, (ii) a merchant identifier, (iii)
3 an invoice date, (iv) a project identifier, (v) an invoice amount, and (vi) an item
4 description.

1 25. The method of claim 1, wherein the provided information includes
2 at least one of: (i) a customer identifier, (ii) a customer name, (iii) a customer
3 address, (iv) a credit card account identifier, (v) a merchant identifier, (vi) a
4 merchant name, (vii) a merchant address, (viii) an invoice date, (ix) an invoice
5 identifier, (x) an invoice amount, (xi) an invoice balance, (xii) an invoice status,
6 and (xiii) an item description.

1 26. The method of claim 1, wherein the customer device comprises at
2 least one of: (i) a personal computer, (ii) a portable computer, (iii) a personal
3 digital assistant, and (iv) a wireless telephone.

1 27. The method of claim 1, wherein the communication network
2 comprises at least one of: (i) an Internet protocol network, (ii) the Internet, (iii)
3 a public network, (iv) a proprietary network, and (v) a wireless network.

1 28. An apparatus, comprising:
2 a processor; and
3 a storage device in communication with said processor and storing
4 instructions adapted to be executed by said processor to:

5 receive information associated with a customer's credit card
6 transaction, and

7 arrange through a communication network for invoice-based
8 billing information associated with the credit card transaction to be
9 provided via a customer device.

1 29. The apparatus of claim 28, wherein said storage device further
2 stores at least one of: (i) a customer database, and (ii) an invoice database.

1 30. The apparatus of claim 28, further comprising:

2 a communication device coupled to said processor and adapted to
3 communicate with at least one of: (i) a merchant device, (ii) a credit card
4 account device, (iii) an invoice controller, (iv) a transaction processing system,
5 and (v) a customer device.

1 31. A medium storing instructions adapted to be executed by a
2 processor to perform a method of facilitating credit card transactions, said
3 method comprising:

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4 receiving information associated with a customer's credit card
5 transaction; and
6 arranging through a communication network for invoice-based billing
7 information associated with the credit card transaction to be provided via a
8 customer device.

1 32. A computer-implemented method of facilitating commercial credit
2 card transactions, comprising:

3 receiving information associated with a customer's commercial credit
4 card transaction, the received information including a project identifier;

5 transmitting to an address associated with the customer an electronic
6 message indicating that invoice-based billing information is available, the
7 message including a link to a Web site;

8 transmitting the invoice-based billing information, including the project
9 identifier, via the Web site and a customer device; and

10 arranging for the customer to provide payment on an invoice basis.

1 33. A method of purchasing items, comprising:

2 providing credit card account information associated with a credit card
3 transaction; and

4 receiving through a communication network invoice-based billing
5 information associated with the credit card transaction.